

Claim Transmittal Form

Submission Date: 12-6-04

TO: **Balboa Insurance Group** *704*
Attn: Imaging
PO Box 19702
Irvine, California 92623

CW5184693

From: Eagle Adjusting
Ken Cole

Phone: 877-839-5152
Fax: 877-839-8151

Claim: T B A 4 1 8 1 3 0 , 0 5

Lender: Countrywide Home Loans

Insured/Borrower:

Prop. Address: 120 Hubbard Street

City: Troy St/Zip: AL / 36081

Date of Loss: 9-15-04

Peril/Loss Type: Hurricane Frances

Balboa Adjuster: Kirby McCartney

THIS FORM MUST BE USED ON ALL
CORRESPONDENCE TO
BALBOA INSURANCE GROUP

Rev. 041904



P.O. Box 40878
 Indianapolis, IN 46240
 Office: 877-839-8152
 FAX: 877-839-8151

To: Balboa Insurance Co.
 ATTN Kirby McCartney
 P.O. Box 19702
 Irvine, CA 92623

RE: Insured: Countrywide Home Loans
 Loss Address: 120 Hubbard street
 troy, AL 36322

Claim Report		
REPORT DATE: 12/12/2004	STATUS: Final	NEXT REPORT:
CLAIM NO: TBA41813044-06 <i>CW5184693</i>		
POLICY # TBA41813044		
POLICY ISSUED: 8/4/2004	POLICY EXPIRES: 8/4/2005	DATE OF LOSS: 9/15/2004
FILE NO: 04-21413		
ADJUSTER: Ken Cole		
ADJUSTER PHONE: 866-894-9344		ADJUSTER FAX: 812-478-3913
ASSIGNED: 11/24/2004	CONTACTED: 12/6/2004	INSPECTED: 12/6/2004

Coverage	Limit	Deductible	Reserve
Building	9,287.00	1,000.00	\$0.00

Forms: DP1

Risk	Structure Type: Dwelling	Occupancy:	Residence (Primary)
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Origin Hurricane Damage

Exclusions/Limitations No exclusions or limitations noted

Subrogation/Salvage None available

Loss Summary	RC	Recov. Dep	Nonrecov. Dep	ACV
Building	3,459.85	1,522.60	0.00	1,937.25
Totals	3,459.85	1,522.60	0.00	1,937.25
	Maximum Recoverable Depreciation			1,522.60
	Total Loss			3,459.85
	Less Deductible Applied			1,000.00
	Total Claim			2,459.85
	Recommended Payment			937.25
	Additional Payment After Completion of Repairs			1,522.60

Enclosures Estimates Proof of Loss Photos Invoice
 Contents Worksheet Statement of Loss Diagrams Other:

Remarks

J. Victor Velasco, We did not know where to start and stop on this loss. We felt the roof was torn back from the winds of the hurricane. So we figured repair of the roof and the repair of several windows that could have been damaged by the storm. We then figured the repair of the interior that could have been damaged by the removal of the portion of the roof that we felt was damaged.

We made no commitments to the insured since he was with us. We explained to him that you would be in contact as soon as possible.

We suggest settlement based on our attached estimate. Underwriting should be involved in this file after reviewing of the photographs.



P.O. Box 40878
 Indianapolis, IN 46240
 Office: 877-839-8152
 FAX: 877-839-8151

Estimate

Claim No. TBA41813044-06

File No. 04-21413	Policy No. TBA41813044	Date of Loss 09/15/2004	Report Final	Report Date 12/12/2004	Adjuster Ken Cole
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Insured Countrywide Home Loans	Address 120 Hubbard street troy, AL 36322	Office	Home	FAX
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Loss Address	120 Hubbard street troy, AL 36322	Office	Home	FAX
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Contact	Address	Office	Home	FAX
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Claimant	Address	FAX
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Building	Limit: \$9,287.00 Deductible: \$1,000.00
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Roof	Roof Area 4.2 SQ 420 SF Perimeter 0 FT
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Rectangular slope	Length 24 FT	Width 17.5 FT	Slopes 1
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Operation	Qty	Unit	Description	Cost	RC	DEP	ACV
Replace	840	SF	Corrugated roofing, Galvanized steel, 24 gauge	1.92	1,612.80	645.12	967.68

Roof Totals:	1,612.80	645.12	967.68
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Kitchen	Floor 12.89 SY	Wall 345.6 SF	Ceiling 116 SF	Floor Perim. 43.2 FT	Ceiling Perim. 43.2 FT
Room-standard	Length 10 FT	Width 11.6 FT	Height 8 FT		

Operation	Qty	Unit	Description	Cost	RC	DEP	ACV
Replace	116	SF	5/8" Drywall, with smooth-wall finish	1.68	194.88	77.95	116.93
Paint	116	SF	Drywall or Plaster, 2 coats	0.49	56.84	22.74	34.10
Replace	131.08	SF	Wallpaper, Vinyl, seams overlapped, then cut, standard grade	1.68	220.21	132.13	88.08

Kitchen Totals:	471.93	232.82	239.11
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Bedroom 1	Floor 18.78 SY	Wall 416 SF	Ceiling 169 SF	Floor Perim. 52 FT	Ceiling Perim. 52 FT
Room-standard	Length 13 FT	Width 13 FT	Height 8 FT		

Operation	Qty	Unit	Description	Cost	RC	DEP	ACV
Replace	169	SF	5/8" Drywall, with smooth-wall finish	1.68	283.92	113.57	170.35
Paint	169	SF	Drywall or Plaster, 2 coats	0.49	82.81	33.12	49.69
Replace	190.97	SF	Wallpaper, Vinyl, seams overlapped, then cut, standard grade	1.68	320.83	192.50	128.33

Bedroom 1 Totals:	687.56	339.19	348.37
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Hall	Floor 1.33 SY	Wall 112 SF	Ceiling 12 SF	Floor Perim. 14 FT	Ceiling Perim. 14 FT
Room-standard	Length 4 FT	Width 3 FT	Height 8 FT		

Operation	Qty	Unit	Description	Cost	RC	DEP	ACV
Replace	12	SF	5/8" Drywall, with smooth-wall finish	1.68	20.16	8.06	12.10
Paint	12	SF	Drywall or Plaster, 2 coats	0.49	5.88	2.35	3.53
Replace	13.56	SF	Wallpaper, Vinyl, seams overlapped, then cut, standard grade	1.68	22.78	13.67	9.11

Hall Totals:	48.82	24.08	24.74
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Estimate

Claim No. TBA41813044-06

File No. 04-21413	Policy No. TBA41813044	Date of Loss 09/15/2004	Report Final	Report Date 12/12/2004	Adjuster Ken Cole
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General							
Operation	Qty	Unit	Description	Cost	RC	DEP	ACV
			tax 5%			*	
			Hurricane Ivan			*	
			inspection date 12-08-04			*	
General Totals:				0.00	0.00	0.00	0.00
				RC	R DEP	NR DEP	ACV
			Subtotal	2,821.11	1,241.21	0.00	1,579.90
			Overhead	282.11	124.13	0.00	157.98
			Profit	282.11	124.13	0.00	157.98
			Tax.	74.52	33.13	0.00	41.39
Building Loss:			3,459.85	1,522.60	0.00	0.00	1,937.25
Totals:			3,459.85	1,522.60	0.00	0.00	1,937.25
			Maximum Recoverable Depreciation		1,522.60		
			Total Loss		3,459.85		
			Less Deductible Applied		1,000.00		
			Total Claim		2,459.85		
			Less Recoverable Depreciation		1,522.60		
			ACV Claim		937.25		

Notice: All estimates are subject to review and final approval by your Insurance Company

*****If Replacement Cost Coverage Applies*****

If you wish to make a claim for the amounts deferred, you must do THREE things:

1. You must tell us within 180 days from the date of your loss you intend to repair/replace the item(s)/part.
2. You must have the item(s)/part replaced or repaired within one year from your date of loss.
3. You must submit a final repair bill or purchase receipt showing the items(s)/part has been repaired/replaced.

If you wish, you may repair/replace with higher quality items, but we will only pay the amount deferred to you. If the repair/replacement to you is less than the estimated **REPLACEMENT COST VALUE** in the estimate, we will only pay the difference between your cost, less the **ACTUAL CASH VALUE** previously paid you.



Service Invoice

Date: 12/9/2004

Bill To

Balboa Insurance Co.
 P.O. Box 19702
 Irvine, CA 92623
 Office: 800-323-7466
 FAX: 626-927-4629

Billed From

Eagle Adjusting Services, Inc.
 P.O. Box 40878
 Indianapolis, IN 46240
 Office: 877-839-8152
 FAX: 877-839-8151

Claim Information

File No.:	04-21413	Insured:	Countrywide Home Loans	Loss Date:	9/15/2004
Claim No.:	TBA41813044-06	Agency:		Loss Cause:	Hurricane/Mon
Policy No.:	TBA41813044	Adjuster	Ken Cole	RC:	\$3,459.85
		SSN:		Deductions:	\$1,522.60
		Emp. ID No.:	35-2072320	ACV:	\$1,937.25

Description	Quantity	Unit	Rate	Ext. Cost
ADjuster fee	1.00		\$400.00	\$400.00
Photographs after 6	11.00		\$0.50	\$5.50
Total				\$405.50

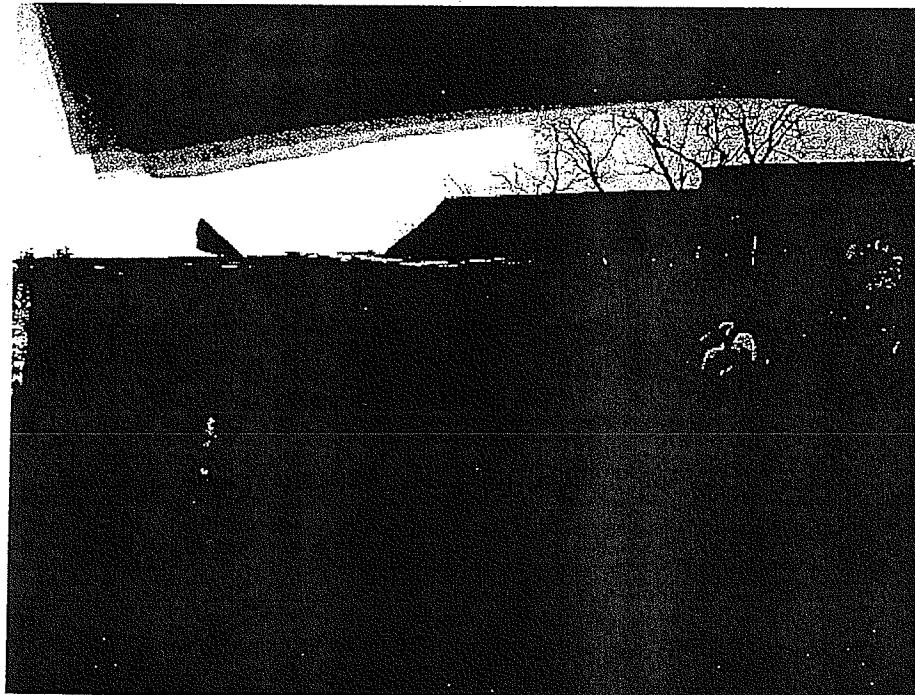


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Photo Sheet

Claim No. TBA41813044-06

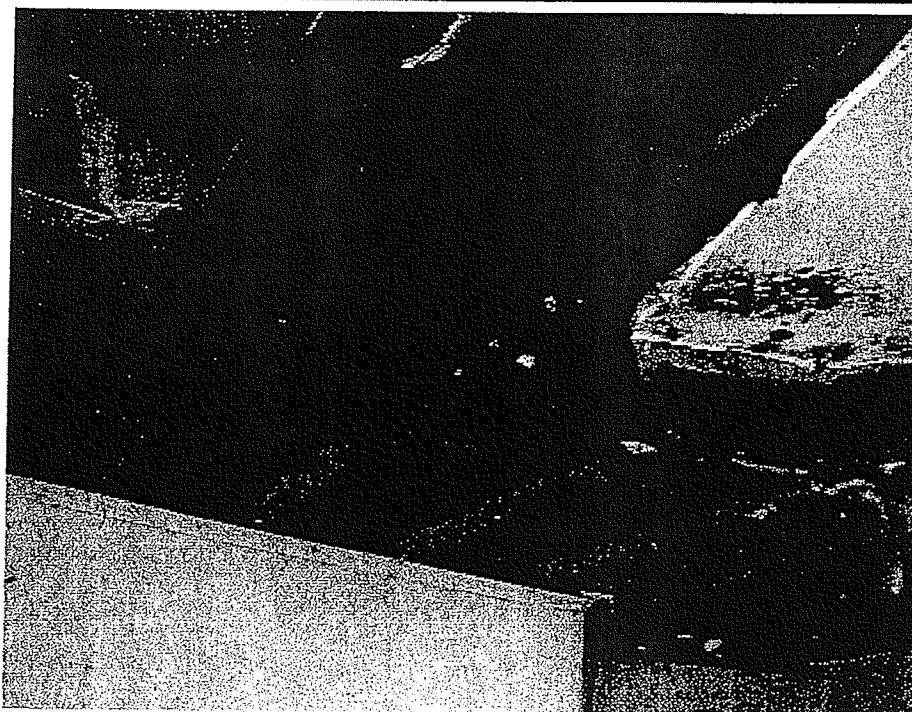
File No. 04-21413	Policy No. TBA41813044	Date of Loss 09/15/2004	Report Final	Report Date 12/12/2004	Adjuster Ken Cole
Insured Countrywide Home Loans	Contact		Claimant		



Picture
01

Date
12/9/2004

Description
backed up view of front
of home.



Picture
02

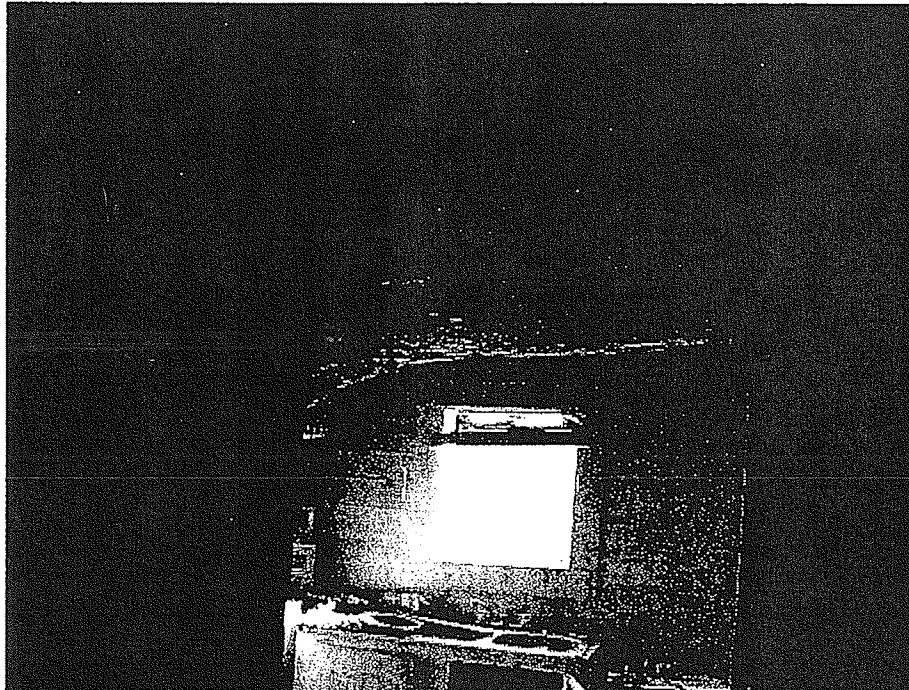
Date
12/9/2004

Description
inside of living room and
back bedroom

Photo Sheet

Claim No. TBA41813044-06

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Picture
03

Date
12/9/2004

Description
inside of home. looking
at kitchen



Picture
04

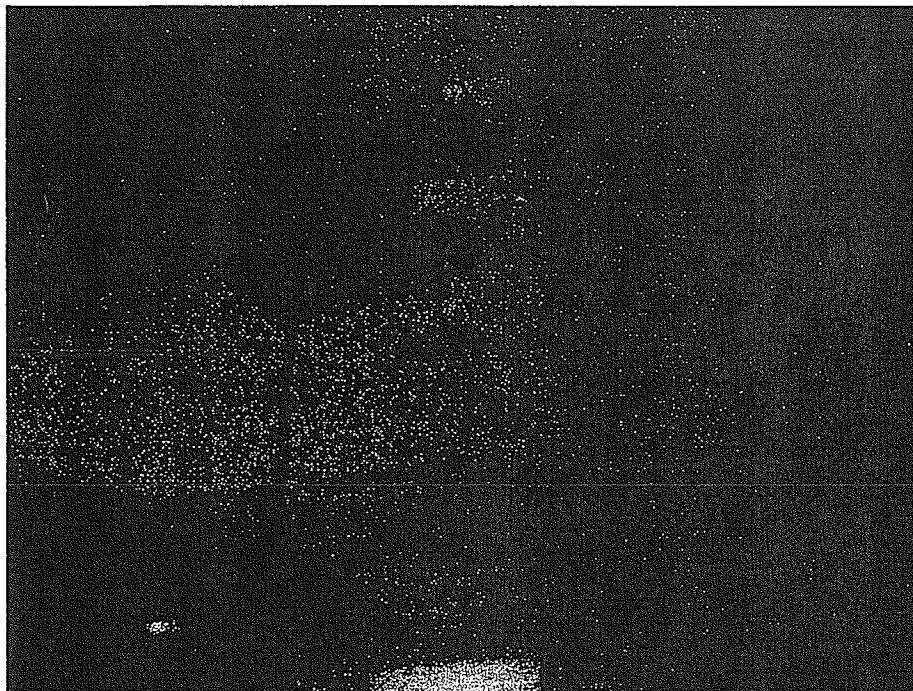
Date
12/9/2004

Description
kitchen floor

Photo Sheet

Claim No. TBA41813044-06

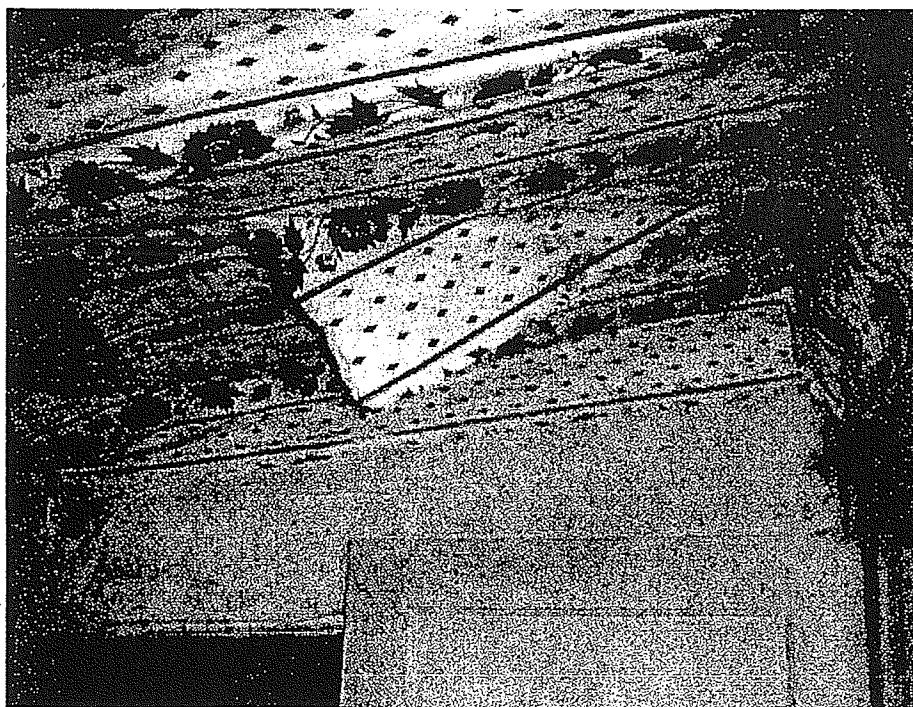
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Picture
05

Date
12/9/2004

Description
kitchen ceiling



Picture
06

Date
12/9/2004

Description
bathroom, ?

Photo Sheet

Claim No. TBA41813044-06

File No. 04-21413	Policy No. TBA41813044	Date of Loss 09/15/2004	Report Final	Report Date 12/12/2004	Adjuster Ken Cole
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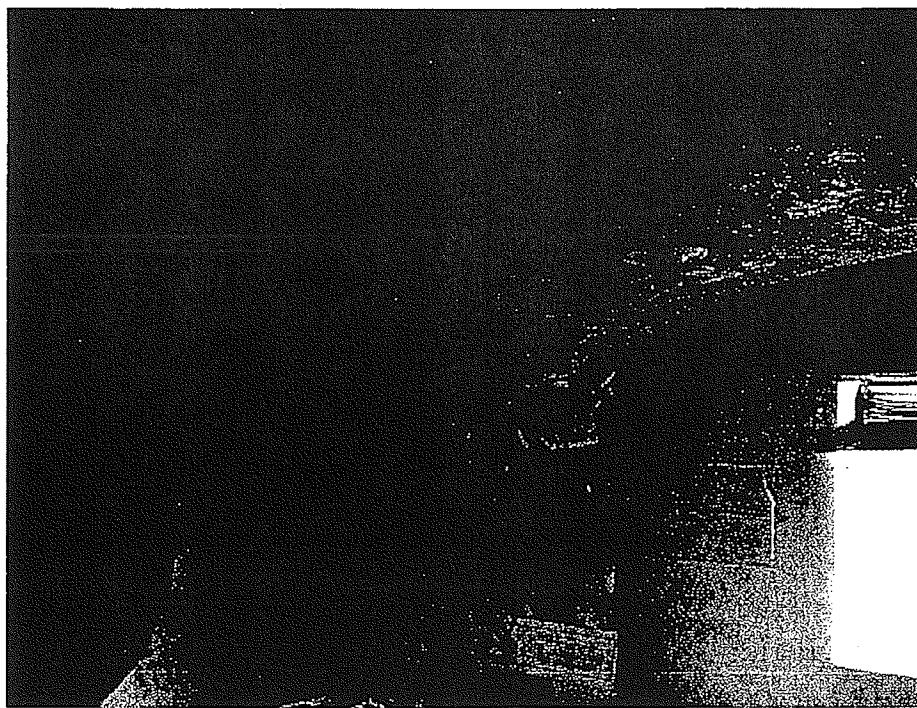
Picture
07



Date
12/9/2004

Description
kitchen

Picture
08



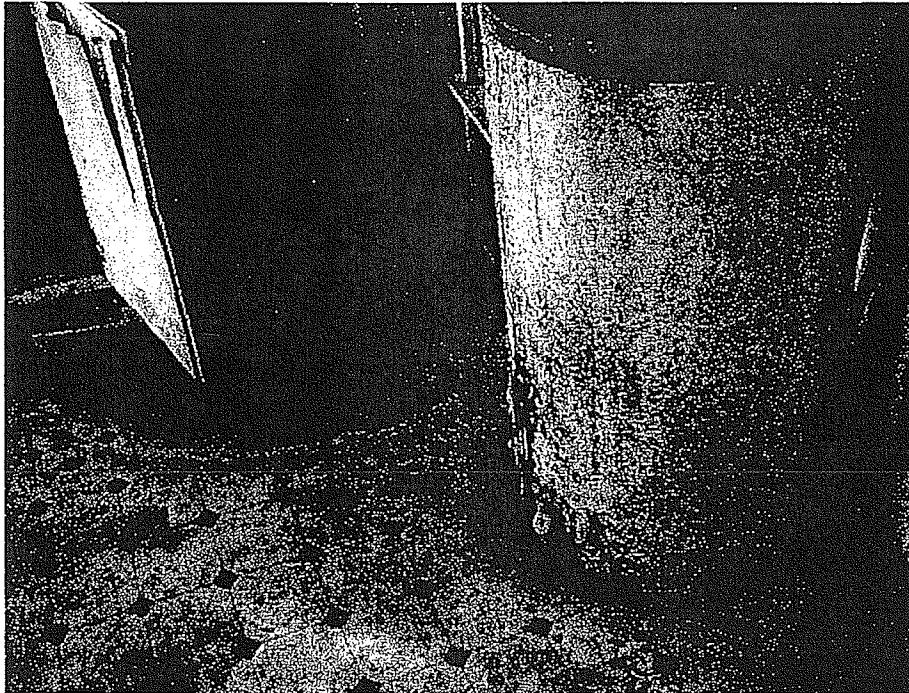
Date
12/9/2004

Description
kitchen ceiling west side

Photo Sheet

Claim No. TBA41813044-06

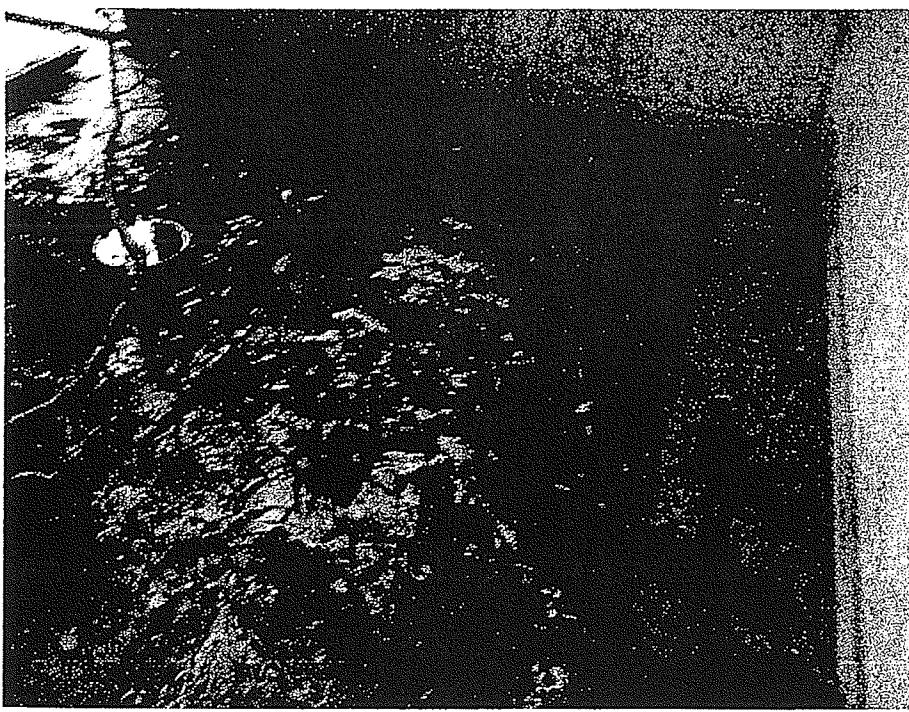
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Picture
09

Date
12/9/2004

Description
kitchen floor west side.



Picture
10

Date
12/9/2004

Description
back bedroom floor

Photo Sheet**Claim No. TBA41813044-06**

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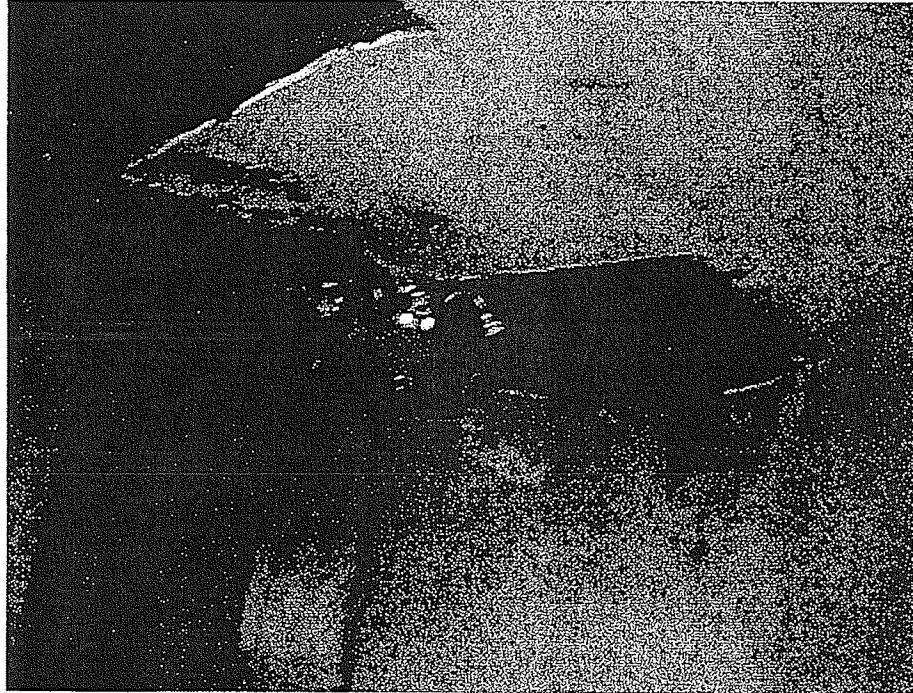
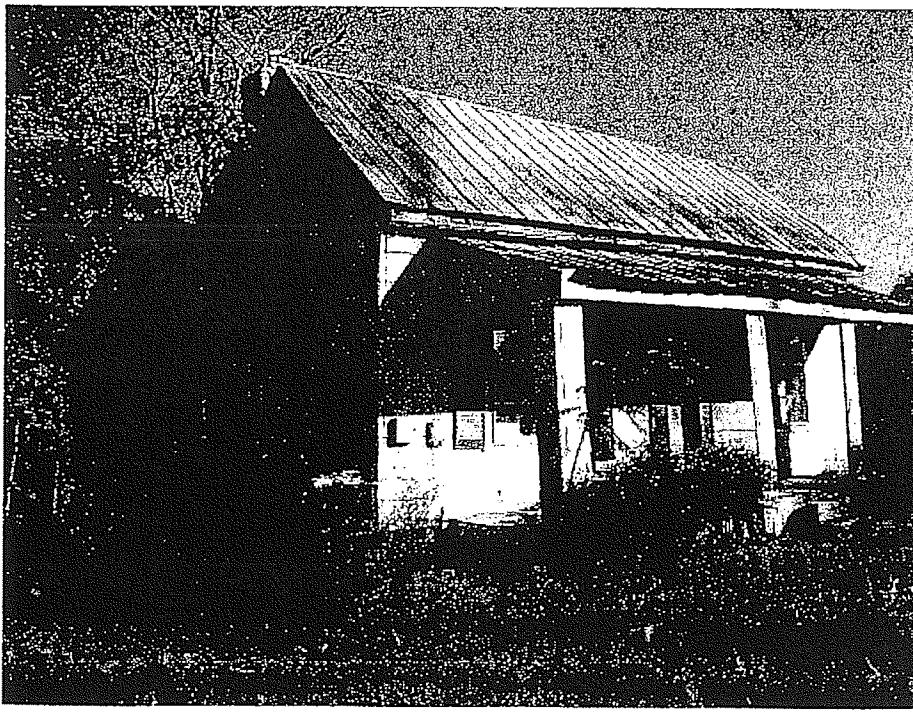
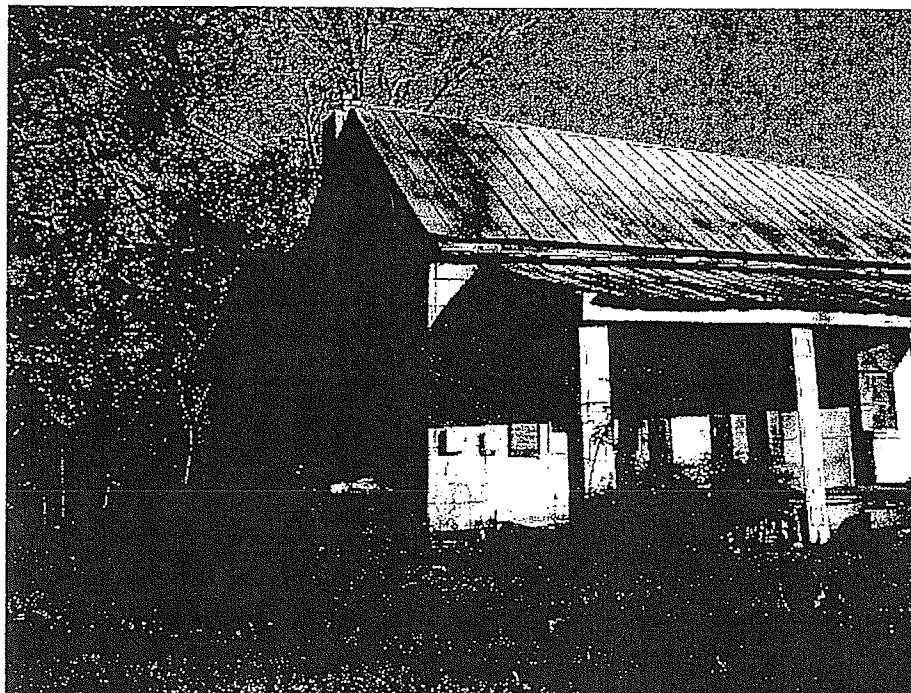
Picture
11Date
12/9/2004**Description**
ceiling in front bedroomPicture
12Date
12/9/2004**Description**
outside front of Home

Photo Sheet

Claim No. TBA41813044-06

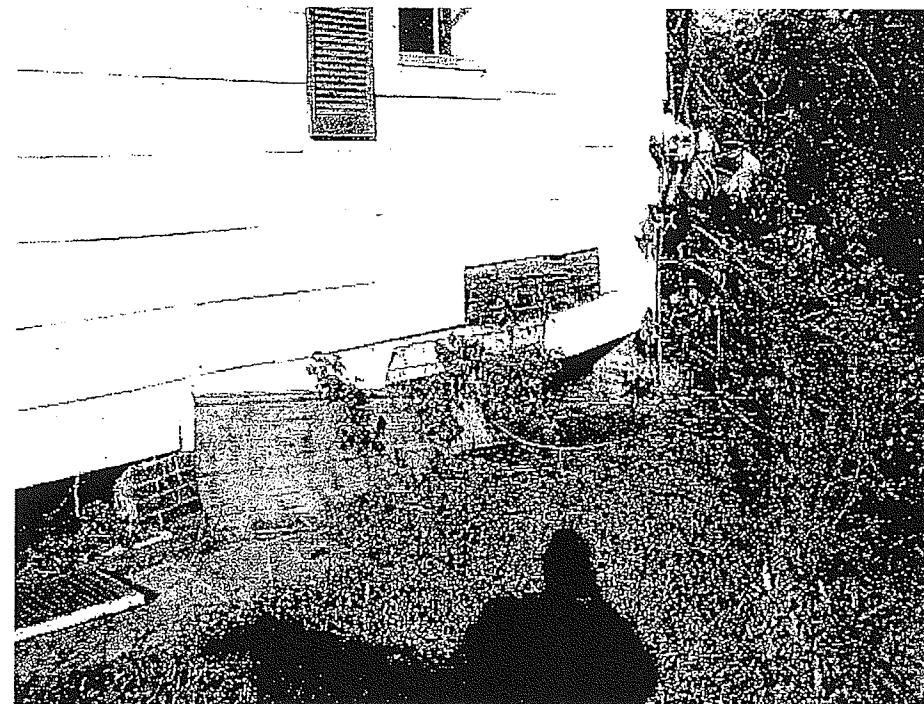
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Picture
13

Date
12/9/2004

Description
front porch and front of
home



Picture
14

Date
12/9/2004

Description
south side of home

Photo Sheet

File No.
04-21413

Policy No.
TBA41813044

Date of Loss
09/15/2004

Report
Final

Claim No. TBA41813044-06

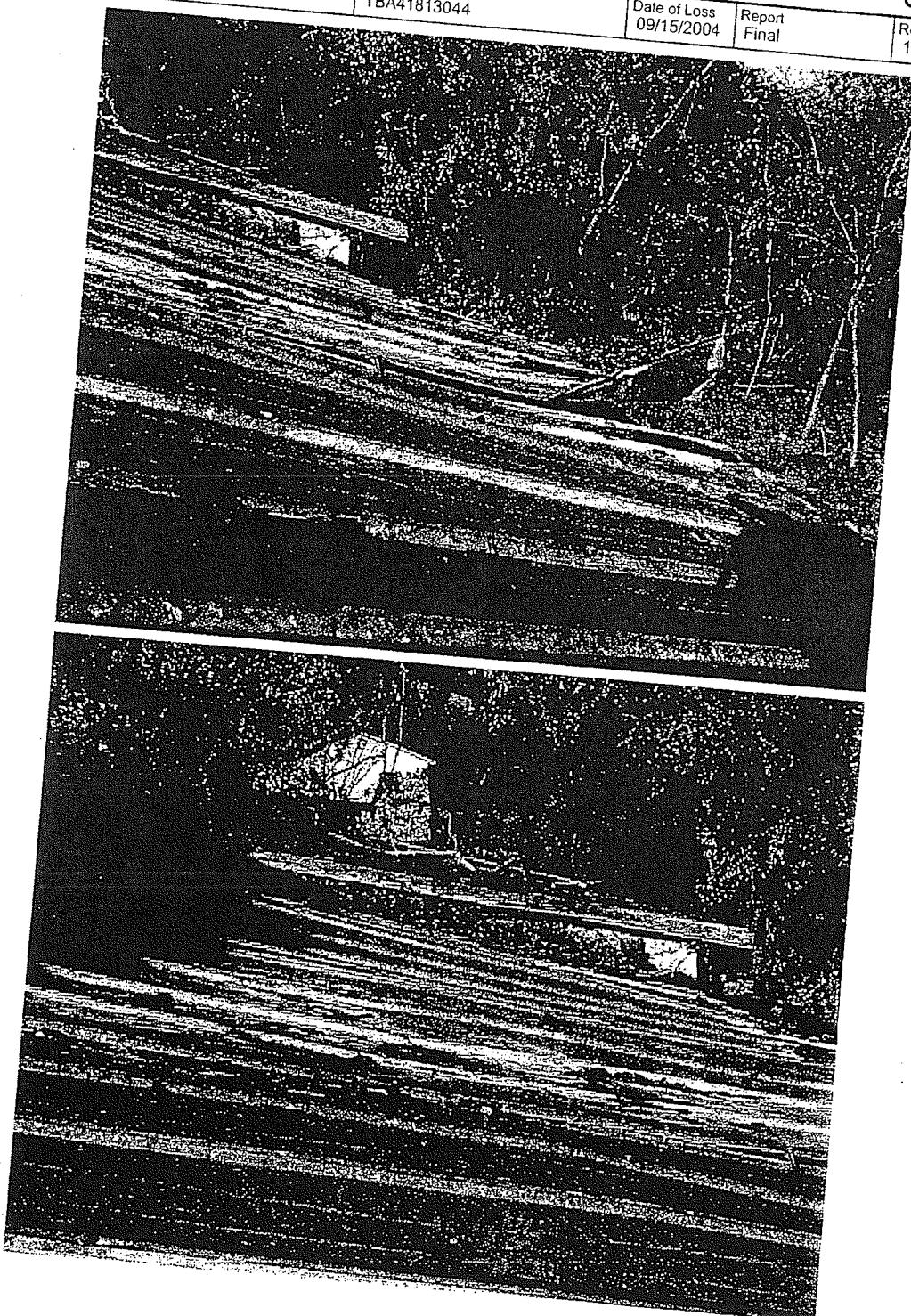
Report Date
12/12/2004

Adjuster
Ken Cole

Picture
15

Date
12/9/2004

Description
roof



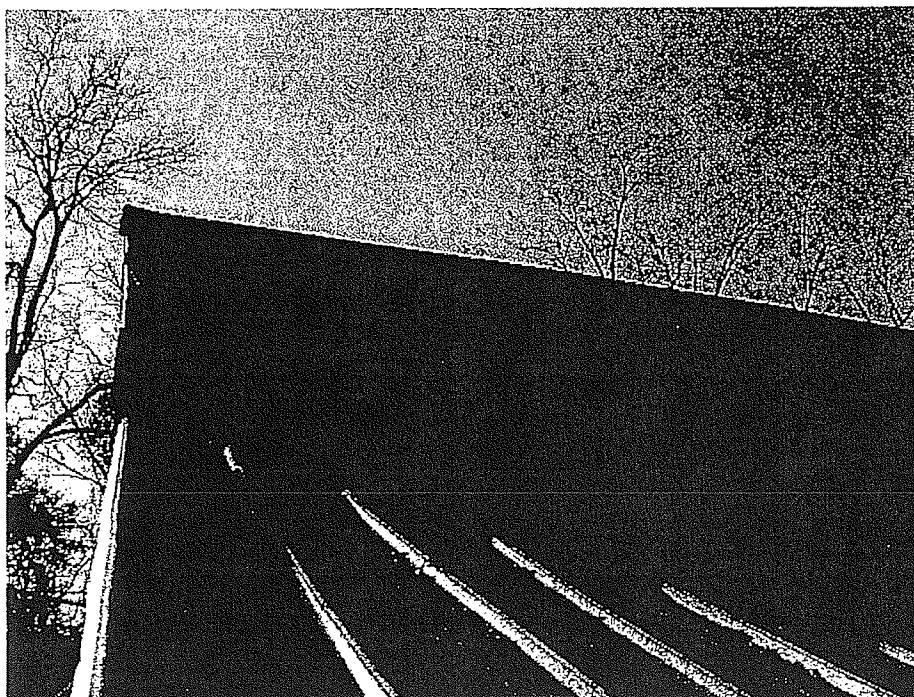
Picture
16

Date
12/9/2004

Description
roof from eave. Could
not walk on roof, rotted

Photo Sheet**Claim No. TBA41813044-06**

File No. 04-21413	Policy No. TBA41813044	Date of Loss 09/15/2004	Report Final	Report Date 12/12/2004	Adjuster Ken Cole
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Picture

17

Date

12/9/2004

Description

top of roof, Could not walk on it. rotted